FORM B9A (Chapter 7 Individual or Joint Debtor No Asset Case) (12/03) Case Number **05−14052**

UNITED STATES BANKRUPTCY COURT
Northern District of Mississippi

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 6/13/05.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

William Dean Reese Jr. 3153 Quartz Dr. Hernando, MS 38632	Melissa D. Reese 3153 Quartz Dr. Hernando, MS 38632
Case Number: 05−14052	Social Security/Taxpayer ID Nos.: xxx−xx−7388 xxx−xx−5725
Attorney for Debtor(s) (name and address): Stacy N. Greene P.O. Box 783 Southaven, MS 38671 Telephone number: (662) 536−1116	United States Trustee (name and address): R. Michael Bolen 100 West Capitol Street, Suite 706 Jackson, MS 39269 Telephone number: 601−965−5241 Case Trustee (name and address): Alex B. Gates P. O. Box 216 Sumner, MS 38957 Telephone number: 662−375−8728

Meeting of Creditors:

Date: **July 13, 2005** Time: **01:00 PM**

Location: **Desoto County Administration Building, 365 Losher Street, 3rd Floor, Board of Supervisors Room, Hernando, MS 38632**

**NOTICE: DEBTOR(S) MUST PROVIDE
ORIGINAL PICTURE IDENTIFICATION AND PROOF OF SOCIAL SECURITY NUMBER
TO THE TRUSTEE AT THE MEETING OF CREDITORS.
FAILURE TO DO SO MAY RESULT IN YOUR CASE BEING DISMISSED.**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor *or* to Determine Dischargeability of Certain Debts: 9/12/05

Deadline to Object to Exemptions:
Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office: Cochran U.S. Bankruptcy Courthouse 703 Highway 145 North Aberdeen, MS 39730 Telephone number: 662−369−2596	David W. Houston, III Judge, United States Bankruptcy Court
Hours Open: 8:00 a.m.−12:00 m. and 1:00 p.m.−5:00 p.m. Monday through Friday	Date and Entered: 6/15/05

EXPLANATIONS

FORM B9A (9/97)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice. Failure of the debtor(s) or debtor(s)' attorney to appear at the §341(a) meeting, to timely file schedules and related documents or to pay required fees may result in dismissal without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. *You therefore should not file a proof of claim at this time.* If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) *or* that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.

−− Refer to Other Side for Important Deadlines and Notices −−